



U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

JAN 04 2018

Lois Blood  
735 Pirates Rest Road  
North Fort Myers, FL 33917

Dear Ms. Blood:

This letter is in response to your November 28, 2017 email to President Donald Trump seeking clarification on the declined status of your recent U.S. Small Business Administration (SBA) disaster loan application. The loan application was for losses sustained to your home caused by Hurricane Irma in September 2017. The President has asked the SBA Office of Disaster Assistance to respond to you directly.

SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit history, and damage eligibility. We concluded your repayment ability was not satisfactory.

Our records show the SBA Processing and Disbursement Center (PDC) in Fort Worth, Texas received your completed disaster loan application on November 8, 2017. As referenced in our letter to you on November 27, 2017, our analysis of all the information provided with your loan application concluded your monthly income of [REDACTED] was insufficient to repay a disaster loan in addition to your existing monthly debts of [REDACTED] as well as taxes, living expenses, and other obligations.

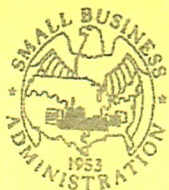
Unfortunately, we are unable to provide any disaster loan assistance. However, for possible grant assistance, your case has been referred to Federal Emergency Management Agency (FEMA). If you have any questions concerning possible grant assistance, contact FEMA at (800) 621-FEMA.

If any information has changed or you wish to clarify any of the factors regarding your loan request, I encourage you to contact the PDC's Alfonso Olivas, Supervisory Loan Specialist at (800) 659-2955, ext. 3403

Sincerely,

*for*   
James E. Rivera  
Associate Administrator  
for Disaster Assistance





U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

OCT 01 2017

Mary Louise Duggan  
2310 Wren Meadow Road  
Richmond, TX 77406

Dear Mrs. Mary Duggan:

This letter is in response to your September 16, 2017 email to President Donald Trump seeking help with damages to your business as a result of Hurricane Harvey occurring August 23, 2017 through September 15, 2017. In your email, you requested SBA assistance for your disaster damaged home. The President has asked the Office of Disaster Assistance to respond directly.

SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit history, and damage eligibility. We concluded your repayment ability was not satisfactory.

Our records show the SBA Processing and Disbursement Center in Fort Worth, Texas received your disaster loan application on September 9, 2017. The analysis of your income (██████████ per year) combined with your current debt load was not sufficient to support a loan in addition to your living expenses. As such, we declined the loan request September 19, 2017, due to a lack of repayment ability. Our September 19, 2017 letter notified you of our denial determination and the items needed to overcome said action as well as provided six months to request the application's reconsideration.

Accordingly, we have referred your case to the Federal Emergency Management Agency (FEMA) for possible grant assistance. FEMA may contact you regarding your eligibility for further disaster assistance. If you have any question concerning possible grant assistance, contact FEMA at (800) 621-FEMA.

If you have any questions concerning your disaster loan, I encourage you to contact our Disaster Assistance Customer Service Office at 1-800-659-2955.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance





U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416  
SEP 27 2017

The Honorable Ron Johnson  
United State Senate  
Washington, DC 20510

Dear Senator Johnson:

Thank you for your recent letter supporting Governor Walker's request that the U.S. Small Business Administration (SBA) declare a disaster for homes and businesses affected by the heavy rains and flash flooding in western Wisconsin. Administrator McMahon has asked the Office of Disaster Assistance to respond to your letter.

In response to Governor Walker's request, La Crosse and Trempealeau counties and the contiguous counties of Buffalo, Eau Claire, Jackson, Monroe and Vernon were declared an SBA disaster on September 18, 2017. The declaration enables SBA to offer low interest loans to eligible homeowners, renters, small businesses, and small business agricultural cooperatives without credit available elsewhere. Applications for physical damage may be filed until the close of business on November 17, 2017, and for economic injury until the close of business on June 18, 2018.

We appreciate your continued support of the SBA Disaster Assistance Program. If you and your staff have any questions, please contact our Office of Congressional and Legislative Affairs at (202) 205-6700. A similar letter was sent to Senator Baldwin and Representatives Kind and Duffy.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance





U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

MAR 01 2018

Dennis Searle Santangelo  
1736 Western Rd.  
South Daytona, Florida 32119

Dear Mr. Santangelo:

This letter is in response to your January 24, 2018 email to President Donald Trump seeking help with damages to your home as a result of Hurricane Irma occurring September 4, 2017 through October 18, 2017. In your email, you also requested assistance purchasing a new business. The Office of Disaster Assistance is responding to your inquiry.

Our records show the SBA Processing and Disbursement Center in Fort Worth, Texas received your disaster home loan application on February 10, 2018. After thorough analysis of your home loan request, your loan was approved on February 22, 2018 for [REDACTED] over a 30 year period at 1.75% with monthly payments of [REDACTED]. The loan documents have been mailed to your home for review and signature.

Regarding your request for a business loan, SBA Disaster Assistance utilizes Federal taxpayer funds to lend to disaster survivors and it is also our responsibility as a creditor to establish reasonable assurance that disaster loans are administered in accordance with the laws and regulations that govern the disaster loan program. Accordingly, our decisions are based on a balance between our role as a provider of disaster assistance and our responsibility to protect the Federal government's interest. This includes ensuring that borrowers have 1) eligible disaster losses; 2) satisfactory credit history; and 3) ability to repay the loan.

To date, SBA Disaster Assistance has not received a business loan application from you. However, any loan request to assist in the purchase of a new business is not eligible by law. SBA Disaster Assistance loans are to repair and replace damage caused by a disaster.

If you have any questions concerning your disaster loan, I encourage you to contact our Disaster Assistance Customer Service Office at 1-800-659-2955.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance







U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

MAR 01 2018

Dennis Searle Santangelo  
1736 Western Rd.  
South Daytona, Florida 32119

Dear Mr. Santangelo:

This letter is in response to your January 24, 2018 email to President Donald Trump seeking help with damages to your home as a result of Hurricane Irma occurring September 4, 2017 through October 18, 2017. In your email, you also requested assistance purchasing a new business. The Office of Disaster Assistance is responding to your inquiry.

Our records show the SBA Processing and Disbursement Center in Fort Worth, Texas received your disaster home loan application on February 10, 2018. After thorough analysis of your home loan request, your loan was approved on February 22, 2018 for [REDACTED] over a 30 year period at 1.75% with monthly payments of [REDACTED]. The loan documents have been mailed to your home for review and signature.

Regarding your request for a business loan, SBA Disaster Assistance utilizes Federal taxpayer funds to lend to disaster survivors and it is also our responsibility as a creditor to establish reasonable assurance that disaster loans are administered in accordance with the laws and regulations that govern the disaster loan program. Accordingly, our decisions are based on a balance between our role as a provider of disaster assistance and our responsibility to protect the Federal government's interest. This includes ensuring that borrowers have 1) eligible disaster losses; 2) satisfactory credit history; and 3) ability to repay the loan.

To date, SBA Disaster Assistance has not received a business loan application from you. However, any loan request to assist in the purchase of a new business is not eligible by law. SBA Disaster Assistance loans are to repair and replace damage caused by a disaster.

If you have any questions concerning your disaster loan, I encourage you to contact our Disaster Assistance Customer Service Office at 1-800-659-2955.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance







U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

DEC 18 2017

Bonnie Bennett  
1048 Elk Ct S  
Winter Springs, FL 32708

Dear Ms. Bennett:

This letter is in response to your November 12, 2017 email to President Donald Trump seeking help with damages to your home as a result of Hurricane Irma. In your email, you requested the U.S. Small Business Administration (SBA) assistance for your disaster damaged home. The President has asked the SBA Office of Disaster Assistance to respond directly.

SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit history, and damage eligibility.

Our records show the SBA Processing and Disbursement Center (PDC) in Fort Worth, Texas received your disaster loan application October 9, 2017. Our analysis of all the information provided with your loan application concluded we were unable to offer you a disaster loan due to unsatisfactory credit. On October 12, 2017 we received a request to reevaluate your loan and reviewed your recent application and additional information about your checking account being hacked and you being a victim of Identity theft. This evaluation of your disaster loan application concluded that we were again unable to offer you a disaster loan this time due to unsatisfactory credit and no documentation to support the identity theft. You chose to withdraw your application to provide you time to acquire the additional identity theft information. On December 14, 2017 we received your request for reacceptance and upon review we determined your application should be accepted. On December 15, 2017 your application was assigned to a Loan Officer.

If any information has changed or you wish to clarify any of the factors regarding your loan request, I encourage you to contact the PDC's Deputy Assistant Center Director for Application Processing, Doug Stevens at (800) 659-2955, ext. 3400.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance







U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

FEB 12 2018

Tom Levins  
1465 US-441 South  
Okeechobee, Florida 34974

Dear Mr. Levins:

This letter is in response to your November 21, 2017 email to President Donald Trump seeking help with damages to your business as a result of Hurricane Irma occurring September 4, 2017 through October 18, 2017. In your email, you questioned SBA's decision to decline the business' loan application. The Office of Disaster Assistance is responding to your inquiry.

SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit history, and damage eligibility. We concluded your repayment ability was not sufficient and your credit history was not satisfactory.

Our records show the SBA Processing and Disbursement Center in Fort Worth, Texas received your disaster loan application on October 16, 2017. The analysis of your business and individual income, combined with your current debt load reflects remaining cash flow of [REDACTED] annually. Repayment on a loan of [REDACTED] (including physical losses and economic losses) would be [REDACTED] a month, or [REDACTED] annually. We have determined the remaining cash flow is not sufficient to support a loan in addition to your living expenses for a household of two. We declined the loan request for lack of repayment ability. The analysis of your Experian credit report detailed numerous charge-off accounts with high outstanding balances. We declined the loan request for unsatisfactory credit history. Our November 2, 2017 letter notified you of our denial determination and the items needed to overcome said action as well as provided six months to request the application's reconsideration. If you request reconsideration, you will need to provide evidence to overcome the repayment and credit decision.

If you have any questions concerning your disaster loan, I encourage you to contact our Disaster Assistance Customer Service Office at 1-800-659-2955.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance



U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

JAN 08 2018

Kenne Wells  
25 North Brevard Avenue  
Cocoa Beach, Florida 32931

Dear Mrs. Wells:

This letter is in response to your November 28, 2017 email to President Donald Trump seeking help with damages to your business as a result of Hurricane Irma in September 2017. In your email, you requested SBA reconsider your loan application. The President has asked the Office of Disaster Assistance to respond directly.

As you know, SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit worthiness and damage eligibility. The SBA uses Federal Income Tax Returns as its source for documenting income. In this case, we were unable to find cash flow to substantiate a loan in any amount.

Upon receipt of your inquiry, a member of my staff reached out to the Ft. Worth Processing and Disbursement Center (PDC) in reference to your application. We have reopened the application and someone from the PDC will contact you directly. Additionally, a loan officer will discuss your business' financials with you to determine whether our original decision was in error. I encourage you to work with our PDC staff. In the meantime, if there are any questions, please contact our Customer Service Center at (800) 366-6303.

Sincerely,

Jerome Edwards  
Acting Associate Administrator  
for Disaster Assistance





**FEMA**

May 11, 2017

The Honorable John Bel Edwards  
Governor of Louisiana  
P.O. Box 94004  
Baton Rouge, Louisiana 70804

Dear Governor Edwards:

Thank you for your February 2, 2017 letter to President Donald J. Trump. In that letter, you urged the President to support the inclusion of [REDACTED] in unmet Louisiana recovery needs, and assist national recovery efforts by reducing federal over-regulation. As the Federal Emergency Management Agency's (FEMA) Acting Administrator, I am responding on behalf of the President.

In an effort to fully address the concerns you outlined in your letter and provide you complete and accurate information, FEMA collaborated with the following agencies on the enclosed document: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Health and Human Services (HHS), the U.S. Small Business Administration (SBA), the U.S. Army Corps of Engineers (USACE), and the Federal Housing Finance Agency. The Federal team is committed to extending time, technical assistance, and resources to Louisiana's recovery effort. FEMA recognizes the dedication of your State and local governments, community and faith-based organizations, and private sector partners in the disaster recovery process. FEMA will continue to ensure that Federal efforts provide all allowable support to Louisiana's citizens as they rebuild their lives and communities.

Again, thank you for your letter to President Trump. Should you wish to discuss this further, please do not hesitate to contact our FEMA Intergovernmental Affairs Office at 202-646-3444.

Sincerely

A handwritten signature in black ink, appearing to read "R. J. Fenton".

Robert J. Fenton  
Acting Administrator

Enclosure

CC: Secretary John F. Kelly  
Senator William G. "Bill" Cassidy, M.D.  
Senator John Kennedy  
Congressman Stephen J. Scalise  
Congressman Cedric L. Richmond

The Honorable John Bel Edwards

Page 2

Congressman Clay Higgins

Congressman Mike Johnson

Congressman Ralph L. Abraham, M.D.

Congressman Garret Graves



Office of the Governor  
State of Louisiana

JOHN BEL EDWARDS  
GOVERNOR



P.O. Box 94004  
BATON ROUGE, LOUISIANA 70804-9004  
(225) 342-7015  
GOV.LA.GOV

February 2, 2017

President Donald J. Trump  
The White House  
1600 Pennsylvania Avenue NW  
Washington, D.C. 20500

Dear Mr. President:

I want to take this opportunity to once again thank you for the attention you have given to the state of Louisiana following the historic floods in 2016. As I have previously mentioned, the March and April 2016 floods impacted 193,000 families across 56 of our 64 parishes, and now represents the fourth most costly flood event in U.S. history. You personally witnessed the devastating impact of the August flood in Baton Rouge, and in our meeting in December. You graciously reaffirmed your commitment to further assisting with our recovery.

To date, Congress has approved a total of [REDACTED] in Community Development Block Grant (CDBG) disaster recovery funding for Louisiana families, law enforcement, renters and small businesses fighting to rebuild after these historic floods. These funds were secured as part of two Continuing Resolutions in October and December. The state is currently beating all previous post-disaster timelines in submitting the federally-required action plans for spending that money to the US Department of Housing and Urban Development (HUD). Beyond that, however, we are working to include in our plan the ability to reimburse families who went ahead, rebuilt quickly with their life-savings, retirement accounts and Small Business Administration (SBA) loans, only to now face a lifetime of debt. We are also working to provide match funds to police, sheriffs and fire departments, as well as other local government entities that are working and serving people closest to their homes.

However, as the *attached needs chart* demonstrates, Louisiana citizens remain more than \$2 billion short of our appropriations request. I am returning to Washington next week to meet with the Louisiana congressional delegation, appropriations members in both the Senate and House, and with the White House, should your schedule permit.

Our state's [REDACTED] in unmet recovery need remains in the following categories:

- [REDACTED] in Homeowner Assistance (assistance that would meet the unmet need of the 57,000 families whom FEMA determined to have major or severe damage to their homes, i.e. more than 1 foot of water, and more than [REDACTED] of damage to their home)
- [REDACTED] in Rental Assistance (1 in 4 of the 193,000 families impacted by the floods)
- [REDACTED] in Business/Agriculture Assistance
- [REDACTED] in infrastructure funding (to date, no funds have been appropriated for resiliency and flood protection. This is the first time in recent memory that infrastructure assistance was not secured after this type of natural disaster.)

In addition, our state is seeking the following separate funding amounts necessary for smart regional flood protection and construction planning going forward, as well as the long-term physical and health-related recovery needs of our family units here in Louisiana:

- [REDACTED] in Comite River Diversion Project funding
- [REDACTED] in Social Services Block Grant funding from the U.S. Department of Health and Human Services

On behalf of the Louisiana families still recovering, I would urgently request that, before the expiration of the current CR on April 28, 2016, your administration support inclusion of the \$2.08 billion in unmet Louisiana recovery needs.

In addition, you are a leader who has publicly recognized the damage that federal over-regulation can cause hard-working Americans. Therefore, I would personally request your administration's focused assistance in rectifying several cumbersome federal regulations that are slowing not only Louisiana families' recovery, but also that of families in other states like North Carolina, Texas and Florida, currently coming back from their own 2016 natural disasters:

#### LEGISLATIVE REQUESTS

- Appropriations Language is needed to allow HUD to waive site-specific Environment Review Requirement (part of NEPA compliance under current HUD regulations) where the work will not have an environmental impact:
  - A site-specific ERR could cost as much as \$3,500 per inspection, unnecessary when for many homes in rehabilitation (not reconstruction), the home's footprint will not change at all.



- SBA Loan Forgiveness Program for disaster recovery loans, or alternatively include language in additional appropriations or other congressional act directing that Duplications of Benefits language in the Stafford Act (and therefore in subsequent federal regulations carried out by HUD and FEMA) will not penalize Louisiana families who were approved for Small Business Administration (SBA) loans.
  - Currently, hard-working families who went ahead and used SBA loans to rebuild and help bring communities back more quickly are being penalized because federal regulations, based upon the Stafford Act, do not allow the use of CDBG funding to repay SBA loans.
  - So CDBG funding may currently be used to help families who have not yet rebuilt, but not those who used SBA loans (debt now to be visited in many cases on their heirs) to rebuild quickly.
- Legislative Language is needed specifically waiving an NFIP ~~per-building~~ Deduction for School Campuses that punishes schools educating our children and makes it nearly impossible for schools to afford using their required flood insurance.

#### REGULATORY WAIVER REQUESTS

- Request for HUD waiver lowering the requirement that 70% of CDBG dollars benefit low- to moderate-income (LMI) families to 50%.
- Request for HUD extension of the one-year limitation that means that any work done more than one year after the date of a disaster is not eligible for reimbursement by CDBG dollars. (Immediately hurts our March 2016 flood survivors).

#### MORTGAGE GUIDELINE REFORMS

- Fannie Mae, Freddie Mac, and Ginnie Mae federal servicing guidelines are slowing Louisiana homeowners' receipt of their approved NFIP flood insurance proceeds checks when these homeowners want to rebuild their homes themselves, rather than hire an outside licensed contractor.
- Federal servicing requirements force banks and mortgage companies servicing these mortgage loans to require that resourceful Louisiana homeowners hire a licensed contractor in order for the lender to release flood insurance (NIPA) proceeds. This is despite Louisiana law that does not require a licensed contractor for work under ~~§ 9-11-1~~ (except in specific electric and structural requirements).
- We are seeking your support to remove these federal procedural hurdles from the path of recovery for Louisiana homeowners holding these mortgages.

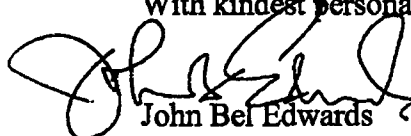
COST SHARE WAIVER

- Having endured 14 natural disasters since 2005 in Louisiana, previous disaster cost share required by the federal government has drained the fisc of local governments now working to recover from the 2016 floods.
- More than a dozen law enforcement agencies alone have applied for the federal Community Disaster Loan program to secure revenue lost for operating expenses, solely in order to attempt to stay in operation. The flood significantly impacted property values and these agencies are funded through property taxes. It will be many years before these critical agencies' revenue sources are returned to their pre-flood levels.
- We therefore request that your administration urge FEMA to waive the state and local cost share (match) required in the March and August 2016 flood recovery Public Assistance funds approved for Louisiana.

Any help that your administration can provide in helping to make these immediate and lasting differences, not only for Louisiana citizens but for every American upon whom a natural disaster visits such devastation, would be greatly appreciated. I have provided to our Louisiana congressional delegation more detail on these suggested improvements.

Thank you again for your continued leadership and sustained efforts in our state's recovery. I look forward to working with you and hope you can provide any assistance to our state in this regard.

With kindest personal regards,



John Bel Edwards  
Governor

cc: Senator William G. "Bill" Cassidy, M.D.  
Senator John Kennedy  
Congressman Stephen J. Scalise  
Congressman Cedric L. Richmond  
Congressman Clay Higgins  
Congressman Mike Johnson  
Congressman Ralph L. Abraham, M.D.  
Congressman Garret Graves





U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

JUL 14 2017

James Dumas  
P. O. Box 40  
Patterson, Louisiana 70392

Dear Mr. Dumas:

This letter is in response to your recent correspondence to President Donald Trump requesting an SBA loan for losses incurred as a result of the Louisiana Flooding. The White House has asked that the Small Business Administration, Office of Disaster Assistance respond to your letter.

SBA makes disaster recovery affordable by offering low-interest, long-term loan assistance to businesses, homeowners and renters. SBA is not able to administer grants or bail-outs. In your correspondence you state that you applied for a disaster loan. However, we researched our records using the information you provided and were unable to find your request for loan assistance.

Please contact our Disaster Assistance Customer Service Center at (800) 659-2955, and they will be able to discuss any possible loan options with you.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance



U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

JAN 08 2018

Kenne Wells  
25 North Brevard Avenue  
Cocoa Beach, Florida 32931

Dear Mrs. Wells:

This letter is in response to your November 28, 2017 email to President Donald Trump seeking help with damages to your business as a result of Hurricane Irma in September 2017. In your email, you requested SBA reconsider your loan application. The President has asked the Office of Disaster Assistance to respond directly.

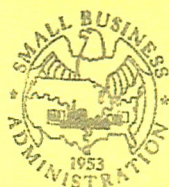
As you know, SBA disaster loan assistance is funded with taxpayer dollars therefore our loan decisions must balance the government's role as a creditor against that of a provider of disaster assistance. Thus, we are permitted to make loans only where there is a reasonable assurance that the loan can and will be repaid. As such, we base our loan decisions on repayment ability, credit worthiness and damage eligibility. The SBA uses Federal Income Tax Returns as its source for documenting income. In this case, we were unable to find cash flow to substantiate a loan in any amount.

Upon receipt of your inquiry, a member of my staff reached out to the Ft. Worth Processing and Disbursement Center (PDC) in reference to your application. We have reopened the application and someone from the PDC will contact you directly. Additionally, a loan officer will discuss your business' financials with you to determine whether our original decision was in error. I encourage you to work with our PDC staff. In the meantime, if there are any questions, please contact our Customer Service Center at (800) 366-6303.

Sincerely,

Jerome Edwards  
Acting Associate Administrator  
for Disaster Assistance





U.S. SMALL BUSINESS ADMINISTRATION

WASHINGTON, D.C. 20416

OCT 11 2017

Mr. Sergio Gregorio Hernandez, Sr.  
5106 East Fallen Bough Drive  
Houston, Texas 77041

Dear Mr. Hernandez:

This is in response to your recent correspondence to President Donald Trump regarding assistance for your business which was affected by Hurricane Harvey. The White House has requested that the U.S. Small Business Administration (SBA) Office of Disaster Assistance respond to you directly.

The SBA provides disaster loan assistance to businesses for both physical damages and economic injury (working capital). In your letter, you stated that you registered with FEMA for business disaster assistance. Upon completing the FEMA registration process, you should have been referred to the SBA's Disaster Loan Program to apply for a low-interest, long-term disaster loan to assist with your business disaster losses. Our records indicate that you have not yet submitted an application to SBA.

Businesses may borrow up to [REDACTED] to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA also offers Economic Injury Disaster Loans to help small businesses meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether your business suffered any property damage.

SBA representatives are still available at all federal-state Disaster Recovery Centers and five SBA Business Recovery Centers throughout the affected areas to explain SBA's disaster loan program, help business owners and residents like yourself complete their electronic loan application. For a list of locations, please call our Customer Service Center at 1-800-659-2955. If you are unable to visit a disaster center, you can also apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.

Sincerely,

James E. Rivera  
Associate Administrator  
for Disaster Assistance